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ABSTRACT

West Virginia's state welfare reform plan was in effect by the end of 1997. In 1999, over 175 interviews were conducted with past and present welfare recipients to bring their experiences and concerns to the attention of the public and policymakers. Nearly all interviewees were women and were taking part in work activities. In general, welfare recipients did not want to stay on welfare for life, did not want to be stereotyped, agreed with the idea of welfare reform but had concerns with current reform implementation, were concerned about gaps in the infrastructure supporting the transition from welfare to work, needed better information about rules and options, and believed that support was needed for the working poor. The interviews revealed common themes: issues of respect, difficulties of coping with chronic poverty on a daily basis, child poverty and the impact of welfare reform on children, the lack of real jobs that pay a living wage, problems with transportation and child care, access to health care, access to further education for parents, advice to others dealing with the welfare system, opinions about why welfare reform was enacted, fears about what will happen after the 5-year limit, and concerns related to crime and domestic violence. Sections on each theme include a summary and interview quotes. A final section discusses some positive state policies concerned with transitional services, child health insurance, and higher education for low-income families; makes recommendations related to interview themes; and points out the need for an economic bill of rights. (TD)

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NOBODY ASKED US: THE WV WELFARE REFORM LISTENING PROJECT

American Friends Service Committee
WV Economic Justice Project

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"if these things are done when the wood is green, what will happen when it is dry?"
Luke 23:31

The "Personal Responsibility and Work Opportunity Reconciliation Act," better known as "welfare reform," was signed into law by President Clinton on August, 22, 1996. The law ended the New Deal era guarantee of cash assistance to poor families with children and shifted a great deal of power to the states to design and implement their own welfare plans. The old entitlement program, Aid to Families with Dependent Children (AFDC) was replaced by Temporary Assistance to Needy Families (TANF). The emphasis was on the word "temporary."

The new law brought with it a maximum five year time limit for adults to receive public assistance; some states chose a shorter assistance period. The emphasis was shifted from income maintenance to a "work first" approach. Adult recipients were expected to find employment or participate in work activities or workfare in exchange for benefits after receiving 24 months of assistance.

The law shifted the focus from social to personal responsibility. One result of this was a policy by which family benefits could be cut or "sanctioned" when the adults did not meet the terms of the personal responsibility contract. The new law also denied benefits to many legal immigrants and to anyone convicted of a drug felony. States were urged to implement a temporary assistance program by July 1, 1997. Ironically, while the welfare system for low income families was drastically overhauled, costlier government programs which offered tax breaks, subsidies and other financial assistance to corporations and individuals with higher incomes were left untouched.

Across the nation, the welfare caseload, already in decline since 1994, dropped dramatically. By early 1999, the national welfare caseload had dropped by 31%. In West Virginia, the caseload had dropped by 71% to 10,223 families, partly due to a state policy of denying benefits to families in which a person with a disability received Supplemental Security Income (SSI), a policy which has since been changed by litigation and legislation. By September 1999, the caseload has risen from that low point by 28% to 13,075 families.

West Virginia Works, the state welfare reform plan, was first implemented in nine pilot counties in January 1997 and was in effect statewide by the end of the year. According to a publication of the WV Department of Health and Human Resources

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(DHHR), "WV Works "is designed to aid families in their efforts to become self supporting and to enhance the well-being of children." The transition to WV Works promised a flexible rather than rule driven approach. It was intended to change from a "focus on paper" to a "focus on people" and to treat welfare recipients as "empowered customers" rather than "dependent clients."

In 1999, the American Friends Service Committee, Community Voices and community partners around the state interviewed over 175 past and present welfare recipients to hear from those most immediately affected by these changes and to bring their words and experiences to the attention of the public and of policy makers. The aim of this listening project was not to gather statistical data but to find the human faces and voices behind the numbers. Over 75 interviews were conducted with individuals. Over 100 past and present recipients were interviewed in several group settings. Around 5% percent of those interviewed were not recipients themselves but were closely involved with the system through work or family experience. Nearly all of those interviewed were women.

THE MOOD OF PARTICIPANTS. It is not easy to generalize about so large a group of people. As a group, welfare recipients defy stereotypes. But there were some fairly common characteristics:

*Welfare recipients are workers. Virtually everyone interviewed, including people with disabilities, are or were part of the paid labor force or were taking part in work activities. Everyone interviewed was also part of the vast and underestimated unpaid labor force which provides for children and family members in every household.

*Welfare recipients do not want to remain on welfare for life, let alone for generations. Most of those interviewed viewed public assistance as unpleasant necessity when confronted with family difficulties or obstacles to employment. However, nearly all were concerned about what will happen to children and families when the 60 month time limit is reached.

*Welfare recipients do not want to be stereotyped and treated as if they were all the same. Over and over, they stated that each family was unique and must be treated as such if they were to approach self sufficiency.

*Many of those interviewed supported the idea of reforming the old welfare system, but they had concerns with "welfare reform" as it was being implemented. To the extent that public assistance helped them meet their basic needs, they were grateful for it. To the extent that local caseworkers, on whom much of the actual implementation of WV Works depends, were respectful, flexible and helpful, these too were appreciated. But many were also concerned and angered about feeling stigmatized and disrespected; many disagreed with policies which seemed to make long term self sufficiency more difficult.

* Many were also concerned about those who abused the system and thus made it more difficult for those who truly needed it.

*This population is in a state of constant transition. Some have left cash assistance and have found unsubsidized employment, which often consists of low wage, part time jobs without benefits. Others remain on cash assistance but participate in work activities or training programs. Some were unable to work due to disabilities and had been denied benefits until recently. Some who have left cash assistance continue to receive food stamps and Medicaid for their children.

*Nearly all were concerned about gaps in the basic infrastructure which makes a transition from welfare to work possible: real jobs which pay a living wage, help with transportation and child care, and health insurance, particularly for adults.

*Most were concerned that needed information about rules and options was not available to everyone who needed it and that all recipients were not treated equally in the system.

*Most believed that more support was needed for people who were trying to work but were not able to earn their way out of poverty.

In general, welfare recipients have the same concerns, wants and needs as any one else: basic respect and dignity, a safe environment for children, safe and affordable housing, quality health care, a good education, decent jobs with benefits for those who could work, and a safety net for those who cannot.

PART ONE
NO CRYSTAL STAIR: WHAT IT'S LIKE

Well, son, I'll tell you:
Life for me ain't been no crystal stair.
It's had tacks in it,
And splinters,
And boards torn up,
And places with no carpet on the floor—
Bare... Langston Hughes

TREAT US LIKE PEOPLE: ISSUES OF RESPECT

When welfare recipients were asked to describe the way people in the system were treated by others, a heated response often followed. Frequent responses included, "like dogs," "like children," "like we're contagious," "like a beggar," "like sheep," "like a number," "like a factory assembly line," and "like a disease." Some responses were not printable. As much as interviewees may have desired changes in laws or policies, the issue of respect, empathy and personal dignity were the single most powerfully expressed themes of the listening project. Participants frequently felt stigmatized and disrespected by the general public, by some workers, by other institutions, and by more distant policy makers.

WHAT THEY SAID

"It should be more personalized. Individual circumstances should be considered. I would like to see more respect be given and all that information and options are explained to all."

"I have been in DHHR many times and I feel as if I don't really matter. I'm just a 'customer.' Many people I've listened to feel the same way."

"I wish the state could open their eyes to us. They sure did when our fathers and their fathers before them was mining out our coal for them."

"I wish people would change their minds about people who get welfare. Yes, you are poor when you're on welfare because you don't get much, but not everybody is lazy that's on it. They can't help their situation at that time."

"My experience with public assistance has been that some of the caseworkers don't try to understand the problems of why we need their help. They think we're all just too lazy, but that isn't the case. We either have problems with child care, no transportation, or no places are hiring."

"Welfare recipients have been made to feel like they are incapable and worthless. Our children are teased and scorned by their peers, causing them to withdraw or rebel. Two of my children quit school because of this. Even the teachers tend to take the side of a child who is not on welfare over a child who is if they have a dispute."

"There's no way you can help yourself or better yourself. You try to get extra money to help yourself and they start deducting. You're still in the hole."

"They think it comes out of their paychecks only. Like most of us have never before worked. They act as if we are mean people. And like we have done something wrong when all it is is that there are no jobs to keep us on our feet."

"My immediate family when I was growing up frowned on public assistance. When I had my first son I felt there was no possible alternative to it, considering the father had no job and didn't intend to help out in that way when the time came to. What choice did I have but to rely on it so my baby didn't do without its needs?"

"They think that we live good…I'd like to see if they could live like we do."

"Don't you think that the welfare department should be put in our shoes for about four months? Lose their jobs out of the blue then live like some of us do?"

"[They should treat them] like they are someone too…Anyone can get out of work and need it."

"There should be a manual [of welfare rules and policies] in every library or DHHR office."

"I wonder how our big boys and girls in Charleston would feel in our shoes in the county they have forgotten about."

"I would like to see a person who has always had money live one year on what my family does."

"They treat us like we want to be there. But jobs come and go."

"I was raised on a farm. I got married, started having children, then got a divorce. Then I had to sign up on assistance. My experience with public assistance hasn't been real bad but not really that good either. I have found that some workers will let you know of the resources that are out there to help you and some of the workers won't let you know hardly anything. In our county, workers have their picks and everyone is not treated equally."

"It's demeaning. People are not given choices; not engaged in discussion; told what to do; not informed about their rights… There's no leadership from the top down about different ways to deal with people. Personal responsibility contracts are not really contracts—how can you have contracts when one person has all the power and the other none?"

"They expect you to get off but it's really hard when you don't have family with a car or their own house. I want to go to training. It's hard for me to fill out applications. I get confused. Nobody teaches you how to do stuff."

"Treat us like people. Don't get so angry when somebody doesn't understand or know everything."

"You get accustomed to being treated as if you don't know anything about anything. Most case managers feel as though they have a right to give their opinion along with the assistance. We on assistance are left feeling like the case manager controls your life. You are stereotyped as lazy, drug abuser, alcoholic, child abuser, etc., and face humiliation on a day to day basis. For some, temporary assistance turns into permanent because, in my opinion, all self esteem is destroyed, making it impossible to get off assistance."

"Welfare reform has been disappointing. It promises flexibility and the rhetoric of helping people towards a sustainable life. But the reality is to get people into work without consideration for long term needs. Instead of helping people, many are just dropping out of the system. The promise of flexibility is good and some DHHR workers are very good and do their best for clients. Others have a real attitude. Individual cases are decided by local caseworkers based on their attitudes. Those who want to be helpful

and want to do their best for clients do so. Others are terrible. Many people just get resigned and give up."

"A lot of people think you're poor and lazy. In my book, that may be true for some people but a lot of people like me have no other choice. I've been job hunting with no success right now, but I'm still trying. I would like to go to school for more training, but I can't afford a baby sitter and I don't know if I could get the grant money."

"People on welfare should be treated the same as working people. People are just people. Some may need help to get their act together. So help them, don't degrade them because of their income."

"Understand how hard it is."

"People in the system are treated with little or no respect. A person in the system will be the last one chosen for a job. The children in the system are treated differently in school. The medical care given is second rate. The housing available is limited. As far as the treatment given by a case worker, be careful what you say and how you say it. A wrong tone of voice could get you sanctioned."

"I've been treated like I'm stupid and worthless and like I'm not even trying to be self sufficient."

"People are very seldom treated nicely. The workers act like you are wasting their time when you meet with them. The workers never explained things to me and were sarcastic. I was going to get sanctioned when I had three out of twelve blanks left off on my jobs sheet, but this wasn't explained to me."

"I think the women aren't treated very well. Most of these women are trying to get back on their feet, but the system holds them down. Women on welfare aren't encouraged to complete school. They are encouraged to stay in low paying jobs with little chance of promotion."

"It would be better to have a job and benefits than to be on public assistance because a lot of people think of you as welfare bums."

"I feel people are treated like welfare trash. They act like if we get public assistance, we're stupid."

"We work for our money just like the other people do. So why does it matter where we get the money? I would like to see people treat us like working people, like we are."

"I come from a poor family who received assistance for a long time until my father found a job. Without it, I don't know how we would have lived."

IT DON'T MEAN MY KIDS QUIT EATING: COPING DAY TO DAY

Closely related to issues of respect and empathy was the sense that people in positions of power and influence had no idea of what it means to cope with chronic poverty and/or loss of benefits. Even without welfare cuts, cash assistance benefits in West Virginia are significantly below the federal poverty line. Prior to the recent decision to increase benefits by a total of $100 per month over a two year period, state benefits amounted to less than ¼ of the federal poverty level. As of July, 1999, they were around 26% of the federal level for a family of three.

Even when the raises are complete, state benefits will be at less than 1/3 of the federal poverty level. Frequently this means depending on family, friends, food pantries and other services. This dependency grows much stronger when benefits are cut and often continues after many former recipients have moved from welfare to work.

WHAT THEY SAID

"I feel that my experience with West Virginia public assistance has been a roller coaster ride…I believe there is a lot of good that came out of welfare reform. However, it had a terrible impact on my family in regard to SSI changes. At the time of the reform, I was married and had seven children. Because my son who is autistic received SSI, we were not eligible for TANF. That meant nine people living on $500 a month. It was terrible. In fact, I believe that this stress contributed to our divorce. I felt I was doing something illegal spending his money on the whole family…I was forced to beg, borrow, and with the exception of stealing, just to get by….I have had to find food pantries and churches more often."

"I have lost benefits due to clerical errors. The result is I have fallen uncontrollably behind in my bills because I now have to spend money on food instead of bills because I have no food stamps."

"I received it before the reform. I've been back on it now for three months. I had no choice. I couldn't find a job, had no child support, and my savings had run out."

"I went to work and lost more benefits. I've considered moving to get more help. I am barely getting by right now. I am getting help from family and friends right now."

"I'm getting help [from local services] that I didn't need as much before reform. I'm visiting food pantries more than before because the inflation is going up."

"They are trying more than ever before to reform you but at the same time they are trying to take as they give you benefits. A no win situation."

"I used food stamps at a store and the cashier reacted inappropriately with shock. I was insulted because I work and am entitled to the help."

"I could never get any money for a down payment [on a car]. The only way I did get a car was that an individual owner let me pay payments and then the car had to have work done in it and still yet as of today the car is not road worthy because there is never enough money for repairs. Assistance only gives enough for the necessities, toilet tissue, Kotex, soap, toothpaste, dish washing liquid, wash powder, bleach. There is rarely enough for glue, paper, etc. for the children and there is no money left over for clothes. If people did not give them to us or have a yard sale once in a while, we'd be without."

"My father gets my coal and wood every winter. And when I need money for my children, both him and Mom are there."

"I am one who came from a welfare family. I want better for my kids' life. But if it was not for public assistance I don't know what we would have done."

"I don't have time to go to food pantries. I don't get help from anyone. I know it sounds like cheating, but I have to go in every three months for a review and I keep my hours down before the review. Just because there was welfare reform, it don't mean my kids quit eating."

"People who lose benefits use food pantries or go to live with other members of their family."

"I think it should be easier to get housing assistance because that would help out a whole lot. If your rent is $350 a month and you only get $400, it's hard to pay your electric, water, and sewer. If you are at least looking for a job you need to have a phone, but that's hard when you don't get enough to pay the bill. Then there's transportation. You have to afford insurance and if you don't pay it and a cop pulls you over, you'll lose your car and get a bunch of tickets. I know this from experience."

"I think you should get half of your food stamps at the beginning of the month and the other half in the middle of the month so you will not run out of food two weeks before the end of the month."

"There is people who has lost benefits and can't make it. They have lost some of their things or had to give up their homes and more and have had to depend on other people for food, transportation, and many other things and most have not been able to regain any of what they once had."

"I have lost my AFDC [now TANF] benefits because I no longer fit the guidelines. It's been a change for the worse. The bills are no longer paid on time, if at all. Gather pop cans and scrap metal to sell to junk yards for money to pay bills and going to other services for the needed help on rent, utilities. We go to food pantries when we have to and we get all our clothes at clothing giveaways or the secondhand store."

"I have had to use a food pantry, get used clothing for my children from clothing giveaways, and put hand-me-down shoes on my children's feet. I live in government

funded housing, which gives my children no yard to call their own. Every month is very stressful, as children grow and the clothing does not. I have no way of replacing it but by not paying one of my monthly bills."

"My mother has asked several family members for help. Some won't, some can't, and those of us that do don't have much to offer her."

"I lost my welfare check. I work but most of it goes out to pay for expenses I wouldn't have except for working. I can stretch a dollar. The baby sitter helps sometimes with food. The boys still have medical cards. I don't. We walk everywhere."

"I would like to see the congressmen and senators try to live on our income. Then they would see how hard it is on all of us little people. If it wasn't for us, they would not have half the jobs they do."

"I think everyone does not choose to live on welfare. Some of them are forced because of their situations."

THIS IS WHAT HAPPENED TO ME! CHILDREN AND POVERTY

Many current discussions of welfare recipients focus on adults and their behavior. However, two thirds of those receiving public assistance are children. As a result of welfare reform, children can now lose cash benefits when parents are sanctioned for not meeting the terms of the personal responsibility contract. In 1996, the Urban Institute released a study which suggested that the legislation would push 1.1 million children and a total of 2.6 million people into poverty, an increase of 12% in the child poverty rate.

Child poverty statistics in West Virginia were already dismal prior to welfare reform. According to the 1998 *WV KIDS COUNT Data Book*, 30% of the state's children were poor in 1995, an increase of 62.2% since 1980. The national child poverty rate was 20.8%. In 1998, the Children's Defense Fund (CDF) reported that "extreme poverty is growing more common for children, especially those in female-headed and working families." According to CDF, "the number of children living below one-half of the poverty line (or less than $6,401 for a three person family in 1997) grew by 400,000 between 1995 and 1997."

When participants were asked to describe how it affects children to grow up in poverty, the most common response was "they'll stay in poverty."

WHAT THEY SAID

"I truly believe that a certain percentage of welfare children are going to be worse off with the welfare reform. This percentage is going to go without the basic necessities. These children are the ones that will learn to steal if they have to get the things other children take for granted. These are the ones who will grow up to need public assistance. These are the ones who will have to quit school to get a job to support their younger siblings."

"Children are the hardest hit victims. If parents feel stressed to meet requirements, children suffer."

"That's the saddest thing. Our country is so rich. We should not have poverty. It's shameful how much disparity there is between rich and poor."

"Children I feel are affected the most, though the whole family certainly feels the effect. Most parents try to make things as normal as possible, but children are smarter than most people give them credit for. They know and if they don't, their peers will certainly tell them."

"It'll hurt my kids. My son will only be 15 when I get off—he probably won't get to graduate because he'll have to work."

"I think some kids will be disadvantaged because parents won't comply. I think some kind of a system should be developed that even if parents don't comply kids could be provided for."

"Parents will be in poverty therefore children may have less than before. Many children may be left at home alone because a parent has to meet the requirements. We all have to work to survive but why should we be punished because of our socioeconomic status?"

"These children are the ones that will fall between the cracks if mothers and fathers don't stand up for them."

"I think children will have less of a chance to be self sufficient. Education is the key for giving people a chance to escape poverty."

"Self worth and concept of themselves are low. Poor people's self esteem has them believe they're not good enough or don't have the ability to change their lives."

"Not all parents should have to work outside the home. Those with small children should be at home with their children. Children need parents, not baby sitters."

"The focus becomes day to day existence. Everything is difficult to accomplish. Energy is consumed by daily survival. Children know they are different when in school; they don't have things other children have. Schools have no expectations for you."

"It hurts them not only physically but emotionally too and I think there should be other ways to help people out of poverty."

"Help until people can get up and really on their feet, for the children really do suffer. Poverty is the number one problem in West Virginia."

"It has always made me feel 'one down.' My friends don't treat me that way but teachers never expected much of me."

"I'm too angry to answer that one."

"Children are the future. Not helping our children is hurting the future."

"Children receiving welfare all their young lives almost never get off it. The children's parents get less money to get the things it takes to raise a child…Poverty lowers the self esteem of both the families as a unit and the children."

"Children get the blunt end of the deal because other kids make fun of them."

"If kids are hungry or embarrassed, nothing else matters—not even school."

"I think children will suffer the most with these changes. I think a lot of parents and children will be homeless."

"I believe a mom should have a choice until the child is in school. Then she should work. I believe they [children] will go without heat in the winter time, clothes for school and no homes because they have no money."

"It was already hard enough for parents to provide the things their children need before the welfare reform. Now in most cases it has been made almost impossible…How do you think it makes those children feel to have to wear clothing and shoes that are faded, tattered, and torn to school? I know! It makes them feel as if they aren't as good, as cool, or even as smart as the other children. It also makes them a good candidate to be teased and picked on. This usually leads to fights, which leads to suspension, which gives the child the reputation of 'the bad kid,' when all the child was trying to do is go to school and have a fair chance at a good education. These children often end up dropping out of high school. I know this is what happens because this is what happened to me!"

"I can't help but feel that living in poverty and on welfare is part of a family chain that is often passed on from generation to generation. I think that if the government would go out of its way to help stabilize and secure one generation properly, it will set a new and improved family chain to pass on to future generations."

"I'm afraid that the children will end up suffering. If the parent can't get a job they will become homeless too."

"It is very demeaning to be of poverty. You are always sure everyone else knows and no matter who you strive to be free of poverty, it's in your mind and you can never be free of it at all."

"We as a nation are hurting our most precious resource, our nation's future. Our children. I'm all for getting people off welfare…but not at the cost of our children. This reform can work but we need to find a way that won't hurt our children."

"Welfare reform doesn't do anything but punish kids."

I ALREADY KNOW HOW TO CLEAN: WORKFARE OR FAIR WORK?

The often stated intent of welfare reform is to move adults from public assistance to the workforce. Most of those interviewed take part in WV Works work activities such as the Community Work Experience Program (CWEP), the Joint Opportunities for Independence program (JOIN), or in work in unsubsidized jobs. In the CWEP program, participants work without pay in exchange for their benefits. In JOIN, participants receive state benefits and $1 an hour from the private employer. At their best, these programs can help people build self confidence, expand social networks, gain valuable work experience, and find real jobs. At their worst, they exploit the labor of welfare recipients, displace paid workers and drive down wages.

Virtually all participants wanted to work at jobs which paid a living wage, which were universally considered to be scarce or nearly nonexistent. Indeed, when asked what could help get families out of poverty, most said jobs. Many felt, however, that not all parents should be required to work outside the home and some believed that workfare activities would not lead to paid employment and did nothing to train recipients for that employment. It was widely believed that without access to more education and living wage jobs, former welfare recipients would cycle in and out of low wage employment without ever escaping poverty.

According to the Children's Defense Fund, "only a small fraction of welfare recipients' new jobs pay above-poverty wages; most of the new jobs pay far below the poverty line." By March 1998, CDF reports that "only 8 percent of the previous year's recipients had jobs paying weekly wages above the three person poverty line," while "the proportion with weekly wages *below three-quarters of the poverty line* surged upward during the same period—from 6 percent to 14.5 percent." The same study found that "many families are not getting basic help (such as child care, medical coverage, food, or transportation) that might enable them to sustain work and care for their children on very low wages."

WHAT THEY SAID

"There are very few real jobs in our area. Most are in the service industry and only pay minimum wage part time. The only place I know of in the county that pays medical insurance is the Board of Education."

"You can't hold a gun to someone's head and force them to hire you."

"There's not enough real jobs in the area. People have trouble with transportation. We should help people who can't work get to work."

"I think if the state can put you to work for a welfare check, why don't they just get you a good job and forget the check? But it seems to me like they want you to work out your public assistance so they can keep you on the system. It's not fair."

"It's good that you have to work the check out cause it's not handed out, but if they can make you a CWEP worker it looks like they could give you a permanent job."

"There are hardly any jobs in this area. Most places only hire family and friends in my experience. I always get turned down. They tell me they're not hiring and I always find out they promised this person's sister or cousin something....People on welfare who applies for a job like that probably get turned down cause that employer might think they're a free loader and lazy."

"Job requirements are an incentive but not a guarantee of real job skills. The program needs to ensure that people will really know what they need to be independent before the five year limit is reached...People are not really learning to be self sufficient.

"I'm a cashier in a store and clean it. I'm treated OK sometimes, [but] they'll lay me off and hire someone else that's on welfare."

"I was told to walk four miles one way each day into Ripley to be paid one dollar an hour and keep my check. Then I was told to pick up trash in other people's yards."

"I work at the town hall cleaning [for benefits]. They treat us like they know we don't want to be here. No full time work is offered. I already know how to clean."

"I dislike that when people get a job they do less for them. If they would help people that are trying, more would try."

"There are jobs available but some are 20 to 30 miles away and a lack of an automobile, insurance on auto, etc., is a large problem."

"Work programs don't really lead to jobs or skill development. They will certainly not lead to good jobs with health benefits."

"Most people on assistance are in school or working for their checks and some do have jobs. The county doesn't have very many jobs for most of us. You either need experience or a high school diploma or GED."

"My work activity is in a school as a janitor. If I had a GED, I might be able to get on a substitute list and maybe eventually get on as a janitor. But I can't do that unless I have a GED, so there's no way they'll hire me. Wouldn't it make more sense in the long run for me to go to classes so I had a chance of getting a real job?"

"With some of the jobs in this area the hours are hard. There are different shifts. It's hard to find day care that's flexible."

"For the most part, the programs just end up keeping people in low paying jobs. Day care is a real problem. In this area there are no day care centers open after six and on weekends. I don't think people will end up with good jobs with benefits. There just aren't enough real jobs."

"I know some people that has had to go to work. They work for restaurants mostly making hardly nothing while the state pays twice as much for a baby sitter to watch their children."

"I think that in my community, it is hard for not only welfare recipients to find a job but for anyone who isn't related to someone. And the welfare related work activity is a way for West Virginia businesses to legally hire slave laborers. Some of the welfare checks these people work for don't even equal the minimum wage they would be receiving if they had been hired independently of welfare."

"I now work at a store for $1 an hour. I'm treated different in ways. No hiring will be done here."

"People who have degrees cannot find jobs here, much less welfare recipients."

"In certain areas of the county a job is just not an option because there are none available. What are these people supposed to do?"

"My husband is disabled and I have to work 35 hours a week [for benefits]. How are we supposed to find a job if we are always working?"

"Due to the new programs, welfare recipients are sometimes hired because the employer only has to pay them one dollar an hour because they get their TANF check. I think there is a chance it will lead to a paying job because it is work experience, however, there is a 60 month limit on welfare and the clock is ticking."

"I am a CWEP. There are no positions available. I like it but they don't need any more people. There are no jobs where I live."

PART TWO
THE ATTEMPT TO RISE: THE BUILDING BLOCKS

Drowning is not so pitiful
As the attempt to rise...Emily Dickinson

EVERYONE I KNOW HAS TROUBLE: TRANSPORTATION AND CHILD CARE

Aside from issues of living wages, benefits and job quality, there are glaring gaps in the infrastructure needed for people to make the transition from welfare to work. The most obvious of these are transportation and child care, which were universally identified as problems. Those fortunate enough to live in areas with public transportation and

licensed day care centers report problems with inflexible hours; for those in rural areas, these may be missing altogether. Several participants reported walking miles to and from DHHR appointments, work activities, or training.

Added to these are concerns parents have of leaving their children with strangers and of the quality of available child care. As one of the participants said above, some found it ironic that the state will wind up paying other people to provide the child care which parents once did in the home.

WHAT THEY SAID

"My transportation is not road legal and I have no means of getting it that way. I AM my child care. There is no one who is willing to care for my children. Everyone I know has problems with both transportation and child care. Their problem is about the same as mine—no money and no way to make any."

"Every person I know on assistance has had child care and transportation issues. Often times they can't afford a car and have to spend money on public transportation. This transportation may not always be flexible with a student's schedule. There is a serious child care issue in our community. We have a high rate of young mothers who are students. We need a drop off service. Ideally, a child care facility will be open late hours."

"Transportation for the poor in West Virginia is a joke! These people can't even afford a car, and if they could, they couldn't afford the car insurance to drive it legally. There is no public transportation and none foreseen in the near future. As for child care, as long as you work, welfare doesn't care who you leave your children with. Any stranger will do!"

"The new research tells us that the first three years are the most important for the formation of children, yet our mothers must go to work in one year. Why do the research? If the minimum wage were a living wage and employers were penalized for large part time work forces, only one parent would have to work."

"I know people run into problems with child care. They work a minimum wage job and end up giving over half their check to the baby sitter. They are worse off."

"Child care is a hard one. My 13 and 11 year olds are too old for child care but can't be left alone and my 15 year old can't handle them."

"Transportation is a need for all the county. No one will help unless you have $30 for them to go 20 miles. Child care is too much when you only will make $5.15 an hour, work is 45 miles away one way and you only work three or four hours a day."

I'M AT DEATH'S DOOR BEFORE I'LL GO: ACCESS TO HEALTH CARE

In the past, one factor which has made it difficult for families to leave welfare has been access to health insurance. There have been some improvements in this area in recent years. Adults who move from welfare to work can qualify for transitional Medicaid for a year. Their children remain eligible for Medicaid as long as income guidelines are met. The Children's Health Insurance Program (CHIP) now provides coverage to children under age 19 in families earning up to 150% of the federal poverty level.

For whatever reasons, many people may not be accessing services for which they are eligible. Families USA reports that "using data from the U.S. Census Bureau's Current Population Survey and from the Health Care Financing Administration, we have found that *over two-thirds of a million low-income people—approximately 675,000—lost Medicaid coverage and became uninsured as of 1997 due to welfare reform.* The majority (62 percent) of those who became uninsured due to welfare reform were children, and most of those children were, in all likelihood, still eligible for coverage under Medicaid. Moreover, the number of people who lose health coverage due to welfare reform is certain to grow rather substantially in the years ahead."

A particularly critical area in the future will be extending health coverage to low income working adults. Nationally, it is estimated that 43 million Americans lack basic health coverage. In West Virginia, 44,000 parents with incomes below 200% of the federal poverty level lack health insurance. This problem will grow as more people move from welfare to work and exhaust transitional health benefits.

In West Virginia, this problem is aggravated by low earning thresholds which make it difficult for low income working people to keep Medicaid coverage. According to the Center on Budget and Policy Priorities, a minimum wage worker here can only work 15 or fewer hours to avoid losing benefits. By contrast, several states have Medicaid earnings thresholds at or above the federal poverty line.

WHAT THEY SAID

"If you don't have a medical card, the fee for services is outrageous. One example: for a young woman who has suicidal tendencies, the mental health intake is $90 then the counseling is $68 and then she needs medication. People making $30,000 per year and raising a family could not afford this."

"It's hard to find a specialist that takes a medical card. Two of my daughters have mental problems and my 15 year old has six cysts on her right ovary."

"Eye and dental is a problem. There's no help for eye and dental."

"I am ashamed to live in a state where Medicaid does not cover dental or optical. It is no wonder very few adults have any teeth. Have you ever tried to find employment when you have a vision problem or rotten teeth? I believe if certain care is necessary and reasonable, Medicaid should cover it to prevent future problems."

"A participant who receives only food stamps reports, "I don't qualify for Medicaid and can't afford to go to the doctor."

"I've been turned away from different doctors and eye doctors because they don't accept Option Care [a Medicaid managed care plan]."

"I'll be working fast food again next week. I hope we can stay on the medical card because you don't make enough to pay for insurance."

"In our county there are good clinic services, but people without medical cards have trouble getting care."

"The inability to access health care is not well documented, so families are suffering in silence."

"I think if you have a good job but they don't carry health care you should get a card."

"I get food stamps but not health insurance. I don't qualify for Medicaid and can't afford to go to the doctor."

"Health care is readily available to children. However, for adults and families over the guidelines, people have much less access. Some problems are more days of work missed and also lack of access to dental services."

"I know of several people who are in dire need of eye glasses, dental care (fillings), or false teeth. These are a few of the things that give people the self confidence to get out and help themselves. Who's going to hire someone who can't see or has a grizzly smile? No, once you're an adult, eye glasses and dental care are limited to an eye exam and an extraction."

"I know many people who are on welfare and are in desperate need of glasses and dental work. Medicaid will pay for an eye exam, but won't help people get glasses so they can see. Medicaid will also pay to have your teeth pulled out, but won't help you get dentures or fillings so you can eat your food."

"Health care is the biggie as far as I'm concerned. Personally, I have to feel that I'm at death's door before I'll go and run up a doctor bill."

I HAD TO QUIT: ACCESS TO EDUCATION

There is a wealth of statistical information which indicates that access to education is the most effective way for an individual to escape poverty. More than 60% of people who have spent more than five years on welfare have less than a high school education, while more than 65% of those who do have a high school diploma or GED leave welfare and become self sufficient within two years. The situation is likely to improve the farther a person advances in education. In 1990, the average high school dropout earned $906 per month. High school graduates earned $1,380. Those with two

year degrees earned $1,985, while those with four year degrees earned $2,636. The gap between educational haves and have nots is expected to grow in the future.

Access to education has proven to be particularly important for women, who comprise the largest number of adult welfare recipients. According to the Center for Women Policy Studies, households headed by women with even one year of post secondary education experience 50% less poverty, regardless of race. A two year degree raises women's income by 65% over their earnings with a high school diploma.

Access to education is especially important in a state like West Virginia, which in 1990 ranked 50th in the number of adults with a high school diploma or GED, 51st in the percentage of residents with a four year college degree, and 48th in the percentage of adults with a two year degree.

Access to education for parents has proven to be an effective way for children to escape poverty and to break its generational cycle. According to the National Center for Children in Poverty, "A college degree has been associated consistently with extremely low rates of poverty." Conversely, the Center reports that "Young children whose parents lack college degrees are increasingly likely to be poor."

According to Center data for 1997, the poverty rate among children under six whose better- educated parent earned a college degree was only three percent. This figure had risen by only five percent over the past two decades. Between 1975-1979 and 1993-1997, the poverty rate among young children whose better-educated parent had less than a high school degree increased by 31%. The Center concludes that "Young children whose parents have high school degrees are often unprotected against poverty...," while "more educated parents are substantially more likely to be employed full time."

While many states have been flexible in their interpretation of federal welfare rules and have encouraged education, West Virginia has not. According to a DHHR publication, "Work is the focus of the WV WORKS Program—*NOT* Educational activities." Adult recipients in this state are lucky to be able to attend GED classes or basic vocational training. Ironically, welfare recipients by virtue of their low income could easily qualify for federal financial aid under existing programs without any additional cost to the state.

WHAT THEY SAID

"I was told I needed to quit college and work 20 hours a week. At that point, I was one semester away from graduating. I said I couldn't quit. My case worker said I could fill out eight job applications a week until I was done with school. I think welfare reform has made it harder on those of us who want to go back to school and get off the system."

"I will be done with college so I hope I will have a job. I have to do an internship my last semester which requires 40 hours a week. I wish I could get assistance for those months to get by. I have gotten no support or encouragement from DHHR. It has been all self-motivation."

"I wanted to take a four week truck driving class. The first two weeks were in the classroom and the second two were on the job training. They even promised to be able to

place you in a job. But I was told I couldn't because I had to go to work [for benefits] for the Department of Highways."

"Education has taken a back seat in this county. The line from the department is work first."

"I teach a GED class for Head Start parents in southern West Virginia. We only meet three hours a week. One of my students frequently had to miss class to 'make up' her CWEP hours. Finally I called DHHR and told the worker that this class could count as part of her work activity. The student was able to return to class, but how many haven't been able to go because no one stood up for them?"

"...not letting us work out our hours by going to school is very stupid. How do they expect us to get off public assistance if we don't better our education?"

"The program is not designed to make it possible for them to attend any training or educational programs."

"I dislike that post secondary education doesn't count towards the work requirement."

"Families must be educated. If you have always lived in poverty, it is hard to understand how to get out. I know there are some success stories but there are many more failures. The task seems impossible. We must work with one family at a time."

"I don't think they [welfare recipients] are informed enough about how to continue education. For those that would like to go back to school, they need support to explore that option."

"I actually think it's hindered people because they are penalized for trying to go to college."

"They won't put me in my GED class."

"Education is the key for giving people a chance to escape poverty...I really think we need to get post secondary education to count as the work requirement."

"Before welfare reform, some people were told to go to educational activities that they didn't want to. Now, those who want to can't do it. Why can't we fix it so that those who are really motivated get the support to do it?"

"I was going to a technical school for extra skills and to basically brush up on old ones. I had to quit because of the work program. The school was free and so was transportation since I buddied with someone else."

"Education and training needs to be available as a work substitute. The ineligibility of public assistance mothers to attend college or training is absurd."

"Education opportunities are limited. I know of no one who is able to further their education in the WV Works program."

"They need more education to get a good job and get off of welfare. I thought that was the goal."

"All the girls on welfare I know are heavily discouraged to complete college. They want them in low paying jobs so they can get off welfare yet still remain just at the poverty line."

PART THREE
EVERYBODY KNOWS: REFLECTIONS

Everybody knows the dice are loaded.
Everybody rolls with their fingers crossed.
Everybody knows the war is over.
Everybody knows the good guys lost.
Everybody knows the fight was fixed.
The poor stay poor, the rich get rich.
That's how it goes. And everybody knows. Leonard Cohen

In addition to describing their experiences, participants were also asked questions of a more reflective nature, such as what advice they would give to others in their situation; what might happen as more people lose benefits without finding work; why the federal welfare reform law was passed; how these changes might effect women and children in abusive situations; and what kinds of basic economic rights they believed all people should enjoy. This was a deliberate decision. Poor people have been "studied" all too often; they have very seldom been asked for their thoughts, and their voices, when spoken, have seldom been heard.

DON'T LET THE SYSTEM BEAT YOU DOWN: ADVICE FOR OTHERS

Participants were asked the following question: In light of your experience with public assistance, what advice would you give other people who might find themselves in a similar situation? While responses varied, a central theme emerged. Past and present welfare recipients tended to view the system as a bitter medicine, one which should be taken when needed but given up as soon as possible. A constant refrain was "get out as soon as you can." This may conflict with a prevalent stereotype of welfare recipients as people who wish to remain on the system for a lifetime. No person interviewed aspired to intergenerational dependency.

WHAT THEY SAID

"Start immediately working to get off. Assign a mentor to each family as they sign up. The mentor should be prepared to help with everything from budgeting to daycare to resume writing."

"Get off any way you can! It is degrading, embarrassing, humiliating, hassle after hassle. It is not going to be all you may think it is."

"Be persistent. Gather as much information as you can. Talk to as many different people as you can."

"Do as you're told or get cut off."

"People working but not making much need help, especially."

"You must educate yourself to become self sufficient because the workers can't help you. They can only tell you about housing, food stamps, and cash assistance. They have no idea how to help you change your life."

"Be persistent. Don't let what they say to you get you down. Be prepared when you go to appointments because there is always something new imposed on you."

"Be very cautious! Ask detailed questions and listen intently to what people are saying."

"I feel we need to fight for our rights."

"Seek some kind of advocate to help you deal with the DHHR. Ask questions, plan. Take someone with you into the office."

"Stay off it if you can. Use what's there for you to help get off. Don't get used to it; it's a trap. Use birth control."

"Don't be ashamed that you receive assistance. It's there to help you get through a difficult time. Try to build a relationship with others on public assistance and social service workers. They can be your advocates."

"Don't let the system beat you down. Fight for your rights. Try to get out of the system as soon as you get on your feet."

"Take everything they offer and get all the training you can to help yourself get a good job to help yourself and your family…You'll need it, `cause it [welfare] doesn't last long enough. Hope the economy grows so there'll be enough jobs for every family in the world `cause I don't think welfare will be around much longer. They're making it harder to get and want you off as soon as they can get you off."

"Pay close attention to any and all paperwork you receive."

"My advice would be to get the highest level education as possible and keep yourself focused on what you want."

"Try very hard to never get on the system because it will cause you to lose all the self esteem you have. But if you get in it, try very hard to get out as quick as you can."

"I would advise other people who find themselves in the system to first find out about food pantries, free clothing drives, and any free local charities, because the way the system is set up, you aren't allowed to get a little bit ahead or your check will be sanctioned and you will be on the street."

"Stand up for yourself. Be stubborn and ask questions until you get what you need."

"Do whatever it takes to stay off welfare. I wish I would have listened and went to college before I started my family. But I would not trade my kids for all the money in the world."

"My advice would be to find out more information about welfare rules and rights. I would also tell others to appeal bad decisions and not to let them tell you no."

THEY WAS IN THE WRONG--WHY WELFARE REFORM

Discussions of welfare reform have often been driven more by myth than by facts. The costs of welfare to the public, for example, are often blamed as a leading cause of public debt and taxpayer expense. In fact, the old AFDC program amounted to only around 1.5% of the federal budget. The average state spent around 2% of its budget for that purpose. Similarly, welfare recipients have typically been portrayed as lazy adults and promiscuous teens, when in fact the majority are children. In 1995, only 8% were teen parents.

It is ironic that the dismantling of the social safety net is happening at a time when the gap between the rich and poor is widening, both in the US and around the world. In this country, the richest 1% of the population owns more than 40% of the wealth, more than the bottom 90%. While "welfare queens" have been scapegoated, wealth disparity is greater than at any time since 1929.

Further, corporate welfare, in the form of subsidies and tax breaks cost the public far more than welfare payments to the poor. In 1996, the federal government spent $23.7 billion on AFDC. The Corporate Welfare Project estimated that in 1995 corporations received around $167 billion in federal subsidies and tax breaks. If any AFDC needed to be reformed in the interest of fiscal sanity, it was Aid For Dependent Corporations.

In light of these facts, the question remains, why was this law passed? Participants had their own ideas.

WHAT THEY SAID

"I don't think they thought much about what they were doing when they passed the law. Nobody asked us about it."

"I think we need to change some of the welfare system to help the children. The government spends more on wealthfare than what they spend on our children…The government made it sound like a lot of money was being spent on welfare while they spend more on the rich through wealthfare."

"The word 'welfare' has a negative effect on people. If we started calling [corporate] tax breaks public welfare people might think differently."

"The rich support the politicians who helped pass the laws. If it weren't for businesses getting help, there would be more people on assistance. I have mixed feelings and really feel they should not get that much over common people."

"How can they do this when our kids are doing without?

"The rich make the laws."

"They was in the wrong."

"I know that corporations and the wealthy receive more public assistance and tax breaks, but I don't think most people know this. I think the law was passed to put more burdens on the state

"Wealthy people control legislation so I'm sure that is why it passed."

"All the high and rich people voted for it."

"I don't know why they passed this law, but I would like to know."

"There is money out there for stupid stuff. Stop it and give help to the poor that is willing to work for it."

"The law was passed because wealthy people, corporations and the government think only of themselves."

"I am very aware of the wealthy and corporations getting tax cuts and subsidies. It has aggravated me for a long time. It's not like they pass on any of their good fortune down to the people who need it. And, no, I don't think that very many poor people know about it and the wealthy are cunning enough to keep it to themselves. I think this law was passed for two reasons: one, government officials fall into this group; and, two, the wealthy people and corporations are the ones who support the politicians."

"They [people with wealth and power] try to get everything they can to help themselves instead of thinking of their neighbors. If they would try to help make more

jobs as much as they try to cut the budget, the people and the world would be better off, helping each other and themselves."

GOD BE WITH US AFTER FIVE YEARS: THE ISSUE OF TIME LIMITS

Given West Virginia's long record of low earnings and high unemployment, it is highly unlikely that all families receiving cash benefits will be able to find stable employment before the 60 month time limit is reached. While nearly all participants hoped to be off the system by that time, most were concerned for those who were not.

"With the clock ticking, I fear what will happen say five years from now. In my opinion, some people do require lifelong assistance and the new changes sure weeded out the abusers of the system. I strongly feel that we are all individuals and should be treated as such."

"In places like Clay County, there's not a lot of jobs and your children need a living longer than that time."

"I think everyone should be given a chance to stay on assistance till they found a job or a job is found for them. Then if they refuse then take them off of assistance."

"One of my concerns is that I did not know abut the 60 month cap until many of my months had already passed. I am especially concerned due to the fact that even if I find employment, nothing is forever. And, being a single mom with five children, what if I have to use all 60 by the time I'm 40 and become out of work? I look to the future and have no security net to fall back on if I lose my job. It is frightening to look to a realistic future and I am concerned. What would I do?"

"I'm afraid of what will happen when the lifetime cap is expired. With some families, the full five years isn't realistic. If the day they signed up they were given a mentor to help them, they might be ready in five years."

"A lot of people will be in a bad situation. I wish each case could be treated individually. Others may need more time and I wish they would consider that."

"Some sort of education plan needs to be put into effect with the cap. Otherwise, people will be in the same boat."

"I think that when the 60 months runs out, there is going to be a lot of children going without the things they need because of parents who refuse to work. I think we are going to be facing a lot of suicide and depression issues because of parents who want to work but can't because of lack of jobs, lack of work experience, or lack of knowledge. I think some parents might turn their children over to state officials because they don't feel they can provide for them and it would be better for the child to be placed in a more stable home. These issues will lead to the need for more foster parents and orphanages,

which are usually state or federally funded. Then the government will still be supporting these children, only now they won't have parents of their own."

"God be with us after five years."

"I don't think that there should be a limit on cash assistance as long as the person on it is trying to do the best that they can."

"You can't raise a kid in five years."

"When the 60 month time cap runs out, a lot of people will be left out in the cold because there is very little jobs in the area and little or no training for the poor."

"I feel there should be no time limit because you have to work for what you get. It's just not handed out anymore."

I WOULD DO WHATEVER IT TOOK: CRIME AND DOMESTIC VIOLENCE

Welfare benefits have historically been one way for women to escape from abusive relationships. According to the NOW Legal Defense and Education Fund, "the level of economic resources available to an abused woman is the best indicator of whether or not she will permanently separate from the abuser." More than half of battered women surveyed said they stayed with the abuser because they did not feel they could support themselves and their children. Many participants feared that welfare changes might make it more difficult for women and children to escape domestic violence.

In addition, they were concerned about the relationship between poverty and crime. In 1992, *Business Week* estimated that poverty-related crime in the U.S. cost the country $50 billion per year. The same year, a study by economists at the University of Utah found that a one percent rise in unemployment results in a 6.7 percent increase in homicides, a 3.4 percent increase in violent crimes, and a 2.4 percent increase in property crime.

WHAT THEY SAID

"I think that more women will be likely to stay with an abusive partner in order to try and make ends meet. Everyone knows what effect violence has on children. I feel that crime and violence will escalate with each cut in public assistance. High frustration and low income breeds both."

"I believe that a lot of women make the decision to get our of those situations because there is public assistance to help. I believe lots of women stay for financial support anyhow."

"Women will stay in a violent home because of being afraid of the 60 month limit and the fact that they will have to work and leave their children and the father could take them or hurt them or her."

"I think women who are in a violent situation may be less likely to leave that situation because they may not be able to get help."

"This is especially bad for women in domestic violence situations. For women in crisis, the focus should be on stabilizing the family, not jobs."

"People will do a lot of things to keep their family fed."

"A cut in public assistance will drive up the rate of crimes and violence, because a loving parent will do anything to feed and clothe their child."

"In time as the cuts have deeper impacts, the criminal justice system will house the poor as society continues to criminalize poverty."

"[There will be a] high increase in crimes, drug use, poverty, child neglect and poor health."

"[There will be a] rapid decline of the 'middle class.' People will be either 'rich' or 'poor.' People without assistance and jobs will still have families to raise and bills to pay. Desperate measures are never positive."

"After 60 months, we'll see an increase in crime, drugs, prostitution."

"I think there will be a lot of kids hurting, more violence, more drugs, more homeless kids and families."

"When you lose your income, you take what you need to survive."

"That's something I'd just as soon not think about."

"Cuts in public assistance will only increase crime and violence. If people lose their assistance and food stamps and still have no income, they are going to do whatever it takes to feed their families. If all else fails, I would do whatever it took to keep my family fed."

"It will effect crime rates when everyone's lifetime limit runs out. Are there jobs for everybody in the world?"

RECOMMENDATIONS

Pity would be no more,
If we did not make somebody Poor... William Blake

First, the good news. West Virginia's welfare policy is in many ways less punitive than that of many states. The state chose the maximum possible time limit for lifetime benefits and sought exemptions from work activities for food stamp recipients in counties with high unemployment. Transitional Medicaid and child care make it possible for adults leaving welfare to keep some benefits for a year after leaving cash assistance. Food stamps are not included in the 60 month lifetime cap.

Subsequent legislative, legal, and administrative decisions have benefited low income people. In 1998, the legislature implemented the Children's Health Insurance Program, which now can provide coverage to children of working families earning up to 150% of the poverty line. The same year, a decision was made to increase cash benefits by $100 a month over a two year period. In February 1999, a federal judge ordered DHHR to restore benefits to families in which a child received SSI. In March of the same year, the legislature voted to restore welfare benefits to all families in which a member received SSI. Around 20,000 low income residents could benefit from this decision.

The same legislation, Senate Bill 455, ordered DHHR to work with representatives of the college and university system to explore ways of helping welfare recipients access higher education. At this time, however, the results of this effort are unclear.

In 1999, Gov. Underwood announced an increase in the amount of the annual school clothing voucher from $100 to $150. Welfare recipients are to receive the vouchers automatically, while those who meet federal poverty guidelines but do not receive other benefits may apply in DHHR offices. DHHR now states that it is planning to provide needed eye and dental care to eligible adults. The legislature has also recently worked to make college education more accessible to residents with low and moderate incomes.

All of these changes are significant and praiseworthy and are the product of hard work and good will by thousands of West Virginians at all levels. Much remains to be done, however, to assist low income West Virginians in meeting their basic needs. Many, but not all, of these things can be done without additional spending.

*Dignity. One of the most powerful themes to emerge from the listening project was the desire for people who need public assistance to be treated with respect and fully informed of their rights and options. Basic respect costs nothing, though its value cannot be calculated.

*Education. Participants in the listening project deeply appreciated the value of and need for educational opportunities if people are to escape poverty. Ample statistical evidence links educational attainment to higher earnings and greater self sufficiency for people at all levels. West Virginia should follow the examples of many other states and interpret federal rules and definitions in a way that would allow motivated welfare recipients to access the spectrum of education, including literacy, adult basic education, job and life skills training, and post secondary education. This can be done without a major overhaul of federal welfare laws and at no additional cost. This is in the interest of all West Virginians.

BEST COPY AVAILABLE

*Help low income people build assets. West Virginia DHHR has recently begun to work to allow low income people to accumulate savings in individual development accounts (IDAs) which can be used for education, housing, and self employment. These assets cannot be used to deny families eligibility for assistance. This is a welcome step. However, based on responses from participants, these accounts should also allow families to purchase more reliable vehicles. In many states, IDAs can be matched at various levels by contributions from public or private sources. This program should be implemented as swiftly and as creatively as possible. Local partnerships could create IDAs for low income working families.

*Spend TANF savings. The federal welfare reform law allocated block grants to the states based on the welfare caseload in 1994. Since that time, welfare rolls have been dropping steadily and many states have millions of unspent dollars in TANF savings. At the end of fiscal year 1998, for example, West Virginia had $80.7 million dollars in unspent savings. By July 1999, the Center on Budget and Policy Priorities reported that West Virginia had over $108 million in uncommitted TANF savings. This amount is likely to increase from year to year until the bill expires in 2002 and can be spent in any number of ways, including job creation, child care, transitional services and other programs. However, if the state does not spent this money, it is likely that Congress will try to spend it elsewhere. This has already happened several times.

*Job creation and work issues. Federal money already allocated through TANF savings, welfare to work programs, and other sources can be used to create socially useful real jobs for low income people, particularly in rural areas where private sector employment is not available. This can help communities with needed services, stimulate local economies, and enable former welfare recipients to get "off the clock" and gain work experience. New funding from the Workforce Investment Act can be used to develop creative job training programs geared toward living wage jobs. In addition, state economic development policies should provide tax breaks and subsidies only to businesses which pay workers a living wage. Workfare programs should be monitored to ensure that fair labor standards are observed, that participants are paid the equivalent of minimum wage in benefits and food stamps and that other workers are not displaced. The minimum wage itself should be raised.

*Expand awareness of existing programs which benefit low income and working people. Many people now do not realize that they are eligible for existing federal and state programs, such as food stamps, Medicaid, CHIP, the federal Earned Income Tax Credit, and federal and state financial aid programs. A cooperative effort to promote these programs among community groups, public agencies, churches and the media could dramatically improve the lives of thousands of state residents. DHHR should spend already allocated federal funds which could improve CHIP and Medicaid outreach.

*Extend health coverage to people not covered by Medicaid, Medicare or CHIP. Extend Medicaid coverage to include necessary dental and eye care as quickly as possible. Restore coverage to those who have unfairly lost benefits. While much progress have recently been made in providing insurance to children, many working

adults no longer or never on public assistance have no insurance coverage and many families have lost medical benefits to which they may still be entitled. In the listening project, several people in this situation reported neglecting their own medical needs.

•Tax policies. Low income West Virginians are already burdened by regressive taxes on food and consumer goods. In addition, the state income tax threshold taxes residents earning far below the federal poverty level (it has the ninth lowest tax threshold in the nation at $10,000). By contrast, 19 other states have raised their threshold well above the poverty line or created tax credits for low income families. West Virginia should consider some form of tax relief for low income but working families. These could involve raising the threshold for taxable income, reducing regressive taxes, or creating a state version of the Earned Income Tax Credit.

•Social support. Well informed community based mediators and advocates, including other recipients, can help ensure that welfare recipients know all of their rights and options and get the best possible deal for their families under the existing system. They can also help families appeal sanctions or unfair policies and access other programs and benefits. Mentors can help recipients build connections and gain the skills and confidence needed to improve their situation.

One of the most damaging aspects of poverty is that it isolates people by forcing them to continually react to one crisis after another. Conversely, social support networks help people to overcome isolation, protect themselves and their families, talk and reflect, solve immediate problems, find work, etc. The broader the social network, the more effective is the possibility for problem solving. At the individual level, helping people develop social support networks is probably the single most effective way to combat poverty. This has no cost and can be achieved without legislation.

•Transportation and child care. Participants in the listening project consistently identified these issues as chronic problems. Solving the transportation problem must involve creative cooperation between public agencies, community groups, churches, businesses, lending institutions, and social networks. IDAs could help people save the money needed for reliable transportation. There is an urgent need to expand quality child care services throughout the state. Federal law indicates that parents of young children unable to find affordable and appropriate child care can be exempted from work activities, although many recipients may not be informed of this option.

•Time limits. Unless the federal time limits are revisited, cash benefits will end for those who have not been able to leave public assistance between Jan. 1997 and Jan. 1, 2002, although states will have the option to provide benefits at their own cost. The time lines will affect many other families at different intervals as they cycle between welfare and low paying jobs. While it is likely that, barring a recession, welfare rolls will be even smaller by that time, it is certain that not all families will have made the transition. Congressional action and state advocacy will be needed to ensure adequate protection for those who for whatever reason are unable to leave public assistance.

LONG TERM SOLUTIONS: TOWARDS AN ECONOMIC BILL OF RIGHTS

"For they have sown the wind, and they shall reap the whirlwind..." Hosea 8:7

In a 1944 address to Congress, President Franklin Delano Roosevelt said that "We have come to a clear realization that true individual freedom cannot exist without economic security and independence." He called for "a second Bill of Rights under which a new basis of security and prosperity can be established for all—regardless of station, race, or creed."

Among these rights, Roosevelt included the right to a useful and renumerative job; the right to earn enough to provide adequate food and clothing and recreation; the right of every family to a decent home; the right to adequate medical care and the opportunity to achieve and enjoy good health; the right to adequate protection from the economic fears of old age, sickness, accident, and unemployment; and the right to a good education.

In 1948, the United Nations General Assembly called for similar protections in the *Universal Declaration of Human Rights*. It stated that "All human beings are born free and equal in dignity and rights...," including "the right to a standard of living adequate for the health and well-being of himself and of his family, including food clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, disability, widowhood, old age, or other lack of livelihood in circumstances beyond his control..."

Interestingly, every participant in the listening project echoed that call for basic economic rights for all people. These proposals have never been enacted and their realization seems farther away than ever today. But in an age when economic inequality and insecurity affect nearly every person and when government cutbacks and corporate mobility and downsizing have threatened to destroy the social contract, these documents retain their power. They are based not on ideology but on basic needs shared by all people. While these needs can be ignored for a time, they can be neglected only at a great social cost.